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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Chan Wan RYOO

Attorney Docket: P66550US0

Serial No.: 09/806,481

Group Art Unit: 2876

Filing Date: April 12, 2001

Examiner: Ahshik KIM

For: ELECTRONIC PAYMENT SYSTEM USING MULTIFUNCTIONAL PREPAID CARDS AND METHOD OF SELLING PREPAID CARDS

TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Siri

Transmitted herewith is an Amendment and Response to the non-final office action under 37 C.F.R. 1.111 in the above captioned application.

xx Small Entity status of this application under 37 C.F.R. 1.9 and 1.27 has been established by a verified statement previously submitted.

A verified Statement to establish small entity status under 37 C.F.R. 1.9 and 1.27 is enclosed.

xx No additional fee is required.

The fee has been calculated as shown below:

| Claims Remaining After | Highest Number Previously Amendment | Present Extra | Small Entity Rate Addit. (or) | Other Than A Small Entity Rate Addit. |
|------------------------------|--|------------------|-------------------------------------|---|
| | Paid For | | Fee | Fee |
| Total | 11 - 20 = 0 | | x09 = \$18 | x 18 = \$ |
| Inden | 3 - 3 = 0 | | x43 = \$43 | x 86 = \$ |

First Presentation of
Multiple Dependent Claim

Total Additional Fee **\$100**

Credit Card Payment Form in the amount of \$ is attached
for Extra Claim Fee.

XX If a Petition for Extension of Time is necessary and the Petition and/or the check is not enclosed, this will act as the Petition and applicant herewith petitions the Commissioner to extend the time for response and charge any fees necessary under 37 CFR 1.17 (a)(1)-(5) to Deposit Account No. 06-1358. The Commissioner is also authorized to charge payment of any other additional fees associated with this communication or credit any overpayment to Deposit Account No. 06-1358. A duplicate copy of this sheet is attached.

JACOBSON HOLMAN, PLLC

Dated: March 11, 2004
400 Seventh Street, N. W.
Washington, D.C. 20004-2201
JCH/JC

By: _____


John C. Holman
Reg. No. 22,769



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Chan Wan RYOO

Attorney Docket: P66550US0

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For: ELECTRONIC PAYMENT SYSTEM USING MULTIFUNCTIONAL
PREPAID CARDS AND METHOD OF SELLING PREPAID CARDS

AMENDMENT FILED UNDER RULE 37 C.F.R. 1.111

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 6 of this paper.